

## REMARKS

In the office action of August 25, 2006, the Examiner rejected claims 16, 18-20, 22, and 26, allowed claims 3, 6-8, and 13, and indicated claims 17, 21, and 23-25 contained allowable subject matter.

Applicant has amended claim 16 to include the limitations of claim 17, indicated as allowable. Claim 16 and its dependent claims are thus allowable. Dependent claim 17 has been amended to recite the flexible hinge portion.

Claim 20 has been amended to include the limitations of previous claim 21, which was indicated as allowable. Claim 20 should thus be allowable.

Claim 22 has been amended to include the limitations of previous claim 23, which was indicated as allowable, and should thus be allowed. Claim 23 has been amended to recite further patentable subject matter.

Claims 24 and 25, indicated as allowable, have been amended to include the limitations of previous claim 22 from which they depended, and thus should be allowed.

Claim 26 has been amended to require that the binder portion is about as thick as the frame portion. Such a limitation was found allowable in claim 24. Applicant therefore believes that claim 26 and dependent claims 27-30 should be in condition for allowance.

Dependent claims 27-30 were not previously addressed. Applicant believes that these are independently allowable. For example, claim 27 requires the binder portion be the same thickness as the frame portion. Claim 29 requires the flexible hinge.

Applicant has added claims 31-36.

Claim 31 requires that the binder portion be about the same thickness as the frame. It is believed that claim 31 is in condition for allowance as the Examiner previously found a similar limitation allowable in claim 24.

Applicant believes that dependent claims also contain patentable subject matter.

Claim 32 requires that the frame portion be between about 0.5 and 1.5 inch in thickness.

Claim 33 requires that the front be attached to the frame with screws.

Claim 35 requires the flexible hinge.

Claim 36 requires that the binder portion be removably attached to the frame portion.

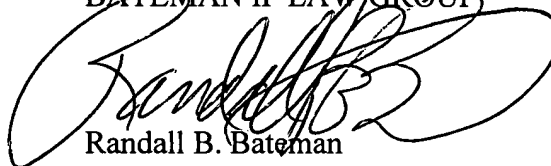
Applicant thus believes that claims 26-30 and new claims 31-36 have been presented so as to include combinations of elements previously found patentable by the Examiner. Applicant therefore believes that the application is in condition for allowance.

A credit card authorization which includes payment in the amount of \$425.00 in included to cover the claim fees for the 3 extra independent claims and the 5 claims in excess of twenty.

The Commissioner is hereby authorized during the entire pendency of this application to credit any overpayment and debit any amount owing, including fees for extensions of time, to Deposit Account No. 50-2720.

Sincerely,

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